

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

12-37128

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): Donna Arlissa Goodman
Earl Riddick Goodman

Case No:

This plan, dated December 17, 2012, is:

- ☒ the *first* Chapter 13 plan filed in this case.
- ☐ a modified Plan, which replaces the
☐confirmed or ☐unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$96,918.00**
Total Non-Priority Unsecured Debt: **\$48,600.10**
Total Priority Debt: **\$8,673.00**
Total Secured Debt: **\$76,165.00**

12-37128

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$300.00 Monthly for 55 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **16,500.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,991.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Internal Revenue Service	Taxes and certain other debts	0.00	Prorata 0 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est Debt Bal.	Replacement Value
Standard Furniture Co.	Washing Machine and Refrigerator	2011	1,200.00	500.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
-NONE-			

C. Adequate Protection Payments.

12-37128

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
East End Auto	2002 Chevrolet Tahoe	50.00	
Standard Furniture Co.	Washing Machine and Refrigerator	25.00	

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
East End Auto	2002 Chevrolet Tahoe	5,550.00	5.25%	Prorata 35 months
Standard Furniture Co.	Washing Machine and Refrigerator	500.00	5.25%	Prorata 35 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 4 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. **Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

- A. **Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Ocwen Loan Service	409 E. Ladies Mile Rd Richmond, VA 23222 single-family dwelling in City of Richmond FMV based on Zillow Assessment	654.00	2,500.00	0%	35 months	Prorata

- B. **Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. **Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. **Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

12-37128

7. Liens Which Debtor(s) Seek to Avoid.

- A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. **Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. **Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. **Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. **Other provisions of this plan:**
Child Support Arrears -- Not in Plan. Debtor husband will continue to pay via monthly deduction from his Disability benefit.

The Division of Child Support Enforcement is allowed to use all enforcement remedies including but not limited to income withholding, tax intercepts, and court hearings.

Signatures:

12-37128

Dated: December 17, 2012

/s/ Donna Arlissa Goodman
Donna Arlissa Goodman
Debtor

/s/ Robert B Duke for The Debt Law Group
Robert B Duke for The Debt Law Group
Debtor's Attorney

/s/ Earl Riddick Goodman
Earl Riddick Goodman
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on December 17, 2012, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Robert B Duke for The Debt Law Group
Robert B Duke for The Debt Law Group
Signature

America Law Group, Inc. dba The Debt Law Group
1928 Arlington Blvd, Ste 112
Charlottesville, VA 22903
Address

434-227-8091
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

B6I (Official Form 6I) (12/07)

Donna Arlissa Goodman

In re **Earl Riddick Goodman**

12-37128

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter Niece	AGE(S): 18 8
Employment:	DEBTOR	SPOUSE
Occupation	Overnight counselor	
Name of Employer	Intercept Youth Services	Disabled
How long employed	17 months	
Address of Employer	5155 Staples Mill Rd Richmond, VA	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>1,856.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>75.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>1,931.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>210.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>71.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) <u>See Detailed Income Attachment</u>	\$ <u>578.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>859.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,072.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): <u>Disability</u>	\$ <u>0.00</u>	\$ <u>917.00</u>
<u>Support</u>	\$ <u>249.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): <u>Anticipated pro-rated Tax Refund</u>	\$ <u>567.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>816.00</u>	\$ <u>917.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>1,888.00</u>	\$ <u>917.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>2,805.00</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

12-37128

In re Donna Arlissa Goodman
Earl Riddick Goodman

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

Dent	\$ 16.00	\$ 0.00
Vis	\$ 16.00	\$ 0.00
FSA	\$ 100.00	\$ 0.00
ER Hlth	\$ 417.00	\$ 0.00
STD	\$ 12.00	\$ 0.00
Emp Life	\$ 13.00	\$ 0.00
Sp Life	\$ 3.00	\$ 0.00
Ch Life	\$ 1.00	\$ 0.00
Total Other Payroll Deductions	\$ 578.00	\$ 0.00

B6J (Official Form 6J) (12/07)

Donna Arlissa Goodman

In re Earl Riddick Goodman

12-37128

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>654.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	<u>150.00</u>
a. Electricity and heating fuel		\$	<u>79.00</u>
b. Water and sewer		\$	<u>107.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other		\$	<u>40.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>650.00</u>
4. Food		\$	<u>75.00</u>
5. Clothing		\$	<u>25.00</u>
6. Laundry and dry cleaning		\$	<u>50.00</u>
7. Medical and dental expenses		\$	<u>250.00</u>
8. Transportation (not including car payments)		\$	<u>75.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>89.00</u>
d. Auto		\$	<u>0.00</u>
e. Other		\$	<u>25.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>25.00</u>
(Specify) Personal Property Tax		\$	<u>25.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>0.00</u>
b. Other		\$	<u>0.00</u>
c. Other		\$	<u>65.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other See Detailed Expense Attachment		\$	<u>170.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>2,504.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>2,805.00</u>
b. Average monthly expenses from Line 18 above		\$	<u>2,504.00</u>
c. Monthly net income (a. minus b.)		\$	<u>301.00</u>

B6J (Official Form 6J) (12/07)

In re **Donna Arlissa Goodman**
Earl Riddick Goodman

Case No. _____

12-37128

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Expenditures:

Personal hygiene	\$	45.00
Pet food & care	\$	25.00
Emergency Funds	\$	100.00
Total Other Expenditures	\$	170.00

12-37128

Afni, Inc.
Attn: Bankruptcy
Po Box 3097
Bloomington, IL 61702

Cash Flow Management
PO Box 21803
Roanoke, VA 24018-0110

East End Auto
3114 Williamsburg Rd
Henrico, VA 23231-2232

Anderson Financial Services Ne
PO Box 3097
Bloomington, IL 61702-3097

Charlottesville Bureau
Pob 6220
Charlottesville, VA 22911

Eastern Account System
Po Box 837
Newtown, CT 06470

Approved Cash Advance
6341 Jahnke Rd
Richmond, VA 23225

Check City
PO Box 970183
Orem, UT 84097

ER Solutions
10750 Hammerly Blvd #200
Houston, TX 77043

Asset Acceptance
PO Box 2036
Warren, MI 48090-2036

City of Richmond
Dep't of Public Utilities
730 E Broad St, 5th Floor
Richmond, VA 23219

Fed Loan Serv
Po Box 69184
Harrisburg, PA 17106

Asset Acceptance
5004 Monument Ave, Ste 101
Richmond, VA 23230

Credit Board Adjustment
306 E Grace St
Richmond, VA 23219-1718

Fingerhut Customer Service
6250 Ridgewood Rd
Saint Cloud, MN 56303

Bank Of America
Attention: Recovery Department
4161 Piedmont Pkwy.
Greensboro, NC 27410

Credit Collections I
2601 Nw Expressway Suite 1000e
Oklahoma City, OK 73112

Focus Recry
9701 Metropolitan Ct Ste
North Chesterfield, VA 23236

Bon Secours
PO Box 28538
Henrico, VA 23228

Credit Management Lp
Attention: Bankruptcy
4200 International Pwy
Carrollton, TX 75007

Focused Recovery Solut
9701 Metropolitan Ct Ste
North Chesterfield, VA 23236

Capio Partners Llc
2222 Texoma Pkwy Ste 150
Sherman, TX 75090

Division of Child Support Enfo
Bankruptcy Unit
2001 Maywill Street, Ste 104
Richmond, VA 23230-3236

Focused Recovery Solutions
9701 Metropolitan Court, Ste B
Richmond, VA 23236-3690

Carolina Finance
c/o William C Bischoff Esq.
3704 Pacific Ave, Ste 200
Virginia Beach, VA 23451

Dominion Virginia Power
PO Box 26543
Richmond, VA 23290-0001

Fredericksburg Credit Bureau
10506 Wakeman Dr
Fredericksburg, VA 22407

12-37128

Henrico Doctor's Hospital
PO Box 13620
Richmond, VA 23225

Leon J. Brown Jr, MD
Manchester Medical Building
101 Cowardin Ave, Ste 105
Richmond, VA 23224

Pentagroup Financial
5959 Corporate Dr.
Suite 1400
Houston, TX 77036

Henrico Doctor's Hospital-Fore
PO Box 99400
Louisville, KY 40269

MCV Physicians
1601 Willow Lawn Dr, Ste 275
Richmond, VA 23230

Pulmonary Assoc of Richmnd
1000 Boulders Pkwy, Ste 102
Richmond, VA 23225

Horizon Financial Management
8585 S Broadway, Ste 880
Merrillville, IN 46410-5661

Medical Specialists VA Phys
PO Box 28598
Henrico, VA 23228

Radiology
Virginia Physicians
PO Box 70188
Henrico, VA 23255

Hsbc Bank
Attn: Bankruptcy
Po Box 5213
Carol Stream, IL 60197

Metabnk/fstr
6250 Ridgewood Rd
Saint Cloud, MN 56303

Radiology VA Physicians
4900 Cox Rd, Ste 100
Glen Allen, VA 23060

Ic Systems Inc
Po Box 64378
St. Paul, MN 55164

Natl Fitness
1645 E Hwy 193
Layton, UT 84040

Rickenbacker
3895 South Main Street
Santa Ana, CA 92707

Internal Revenue Service
Insolvency Unit
PO Box 7346
Philadelphia, PA 19101-7346

NCO Financial Systems Inc
2360 Cambell Creek Blvd
Suite 500
Richardson, TX 75082

RSI Enterprises
PO Box 710507
Herndon, VA 20171

Internal Revenue Service
400 N 8th Street, Box 76
Stop Room 898
Richmond, VA 23219

Ocwen
12650 Ingenuity Dr.
Orlando, FL 32826

Sandra Smith, DDS
3805 Jefferson Davis Hwy
Richmond, VA 23234

International Recovery Financi
107 Norwood St SW
Lenoir, NC 28645

Ocwen Loan Service
Attn: Bankruptcy
P.O. Box 24738
West Palm Beach, FL 33416

St. Mary's Hospital
PO Box 28538
Henrico, VA 23228

Joseph Mann & Creed
20600 Chagrin Blvd, Ste 550
Beachwood, OH 44122

Parrish and LeBar, LLP
5 E Franklin St.
Richmond, VA 23219

Standard Furniture Co.
201 East Belt Blvd
Richmond, VA 23224

12-37128

Tate & Kirklin Associates
2810 Southampton Road
Philadelphia, PA 19154-1207

Virginia Credit Union
PO Box 90010
Richmond, VA 23225-9010

West Asset Management
2703 N Highway 75
Sherman, TX 75090

Woodforest National Bank
PO Box 7889
Spring, TX 77387-7889